

## **Human Resources Bulletin 01-02**

### **Planning for Retirement - Try the New Distance Learning Course**

A new distance learning course, Planning for a Secure Retirement, is now available to help people gather the information they need to plan for retirement. The course was developed at Purdue University as part of the 21<sup>st</sup> Century Extension Initiative. It is free and available on the Internet at <http://www.ces.purdue.edu/retirement>. The distance education course consists of 10 modules or lessons you can explore on line and share with other employees who are thinking of retirement. Modules cover such topics as Are You Ready to Retire?, When Can You Collect Social Security?, Employer Plans, Self-Employment, and Individual Retirement Arrangements.

### **USAJOBS by E-Mail**

A new feature added to the Office of Personnel Management's [employment information Web site](#) might make finding a federal job easier. This latest feature to the USAJOBS Web site, [USAJOBS by E-mail](#), allows people looking for federal jobs to customize job searches by creating an automated job search profile choosing agency, location (in the U.S. or abroad), minimum salary and job title keywords. Search profiles are active for 120 days from the last time the search was created or edited and can be edited or deleted at any time. E-mail is sent to the job seeker as new job listings are added to the database, which match the saved criteria. The e-mail messages include links to the vacancy announcements.

### **TSP INVESTMENT LIMIT TO INCREASE**

Starting with the May 2001 Open Season, federal employees will be able to invest a higher percentage of their salaries in their Thrift Savings Plan (TSP) accounts. Currently, employees in the Federal Employees Retirement System (FERS) can invest a maximum of 10 percent of their salary in their TSP account. For Civil Service Retirement System (CSRS) employees, the maximum amount is 5 percent of their salary. The legislation, which was included in the Labor-HHS-Education appropriations bill that recently passed Congress, increases the employee contribution cap by 1 percent each year, over the next five years. In 2006, these caps will be eliminated entirely, so that federal employees can invest up to the IRS limit, which is now \$10,500 annually. This change will benefit employees who earn less than \$100,000 per year, by allowing them to invest a higher percentage of their salaries in their TSP accounts than they can currently. The change will become effective on May 15, 2001, the start of the next TSP open season. For 2001, FERS employees may choose to invest up to 11 percent of their salaries in their TSP accounts, and CSRS employees may invest up to 6 percent (both subject to the IRS limit).

### **SPECIAL PRESCRIPTION DRUG BENEFITS FOR VETERANS**

Did you know that one out of every four adult Social Security beneficiaries has served in the military? We want our veterans to know about an important prescription drug benefit available from the Department of Veterans Affairs (VA). A 30-day supply of prescription medications costs only \$2 through the VA (disabled or low-income veterans can receive medications for free). To take advantage of this benefit, a veteran must have been honorably discharged from the military, must enroll with the VA, and must be seen by a VA doctor. The VA may charge for a doctor visit, but your insurance may cover this charge (disabled or low-income veterans can visit VA doctors for free). If you would like to find out more about this and other health benefits through the VA, you can call, toll-free, 1-877-222-VETS (1-877-222-8387). For information about military service and Social Security, check out our fact sheet at <http://www.ssa.gov/pubs/10017.html>.

### **MEDICARE GENERAL ENROLLMENT PERIOD BEGINS**

If you are eligible for Medicare Medical Insurance (Part B), but haven't signed up, you can do so during Medicare's annual enrollment period until March 31, 2001. As long as you sign up by this date, your coverage will begin on July 1, 2001. Medicare Part B helps pay for doctor's visits,

outpatient hospital treatment, and other medical services and supplies not covered by Medicare Part A. The cost for the Part B premium is \$50 a month for 2001. Beneficiaries with Medicare Part A who originally decided not to sign up for Part B when they first became eligible for Medicare can now take advantage of this opportunity (there is an additional 10 percent added to the premium for each year of prior eligibility). Also, anyone who had Medicare Part B at one time, but dropped out, can now re-enroll.

If you are interested in enrolling in Medicare, call Social Security at 1-800-772-1213, or contact your local Social Security Office. To find out more about the Medicare program, you'll want to check out SSA's Medicare booklet at <http://www.ssa.gov/pubs/10043.html>. You will find additional helpful links regarding Medicare and Social Security from that website as well.

### **Federal Employee Education & Assistance (FEEA)**

#### **FEEA Scholarships - 2001-02 applications are due by March 30, 2001**

The FEEA scholarship program is sponsored in part by the Blue Cross and Blue Shield Association, FPML, and the publisher of Federal Personnel Digest. The majority of the funding for this program, however, comes from federal employee contributions to the CFC (FEEA Pledge #2808). FEEA scholarship awards are for one year, based strictly on merit, range from \$300 - \$1500, and are awarded in August in time for the fall school term.

Eligible applicants include current civilian federal and postal employees with at least three years of federal service and their dependent family members (children and spouses). Employee applicants may be part-time students; dependents must be full-time. All applicants must be enrolled or plan to enroll in an accredited post secondary school in a course of study that will lead to a two-year, four-year or graduate degree. All applicants must have at least a 3.0 grade point average on a 4.0 scale.

Scholarship **applications** are only available from January through March each year at the FEEA website address <http://www.feea.org/scholarships.shtml>. Applications are due back at FEEA headquarters by **March 30, 2001**. Criteria include the academic record of the applicant, a recommendation (character reference), extracurricular and community service activities, and an essay. The essay topic changes each year and is printed on the application. Applicants may be high school seniors or may already be in college or graduate school. The FEEA web address cited above also provides links to several student loan programs and information on free grants and other scholarships. The U.S. Department of Education website provides additional financial aid information at <http://www.ed.gov/finaid.html>.

### **Sustaining Base Leadership and Management Course (SBLM) Training Opportunity**

Application packages for SBLM resident course 01-03 (17 Sep – 12 Dec 01) and non-resident course 03 (21 Aug – 31 Jul 02) will be due to HQ USACE on 21 May 01. If you are interested in applying, on-line forms and instructions for completing the package can be found on the CPOL Internet page (<http://www.cpol.army.mil>) under the Training category. This course is designed to develop leadership and management skills and is open to GS-12 level and above applicants. The resident course is 12 weeks in duration and is given at Ft. Belvoir, while the non-resident course is 11 months long and consists of seminars, conferences and cyber-studies.

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